

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on April 29, 2004, CRC Homes executed as Grantor a certain Construction Deed of Trust to Mel Westerfield as Trustee, with Union Planters Bank, N.A. as Beneficiary, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Deed of Trust Book 1987 at Page 0609 (re-recorded at Deed of Trust Book 2013 at Page 0131); and

WHEREAS, Union Planters Bank, N.A. has merged with Regions Bank, an Alabama Banking Corporation; and

WHEREAS, Regions Bank, Successor by Merger to Union Planters Bank, N.A. has heretofore substituted J. Stanley McNeese as Trustee by instrument dated September 7, 2005 and recorded in the aforesaid Chancery Clerk's Office in Deed of Trust Book 2,303 at Page 584; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Regions Bank, the holder of said indebtedness, requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale; and

WHEREAS, the Substituted Trustee caused the Property to be advertised in The DeSoto Times, in accordance with the terms of the deeds of trust, advertising that the Property would be sold on the 6th day of January, 2006, at the East Front Door of the County Courthouse, DeSoto County, Mississippi, at Hernando, Mississippi, for cash, to the highest bidder; and

WHEREAS, the Substituted Trustee personally appeared at the time and place mentioned in said advertisement and offered the Property for sale at public outcry, and the highest bid received was the sum of Thirty Thousand and no/100 Dollars (\$30,000.00) by Regions Bank, an Alabama Banking Corporation and Successor by Merger to Union Planters Bank, National Association, and the Property was knocked off and sold to the said Regions Bank, an Alabama Banking Corporation and Successor by Merger to Union Planters Bank, National Association;

NOW, THEREFORE, in consideration of the premises and the payment to the Substituted Trustee by the Grantee of the sum of Thirty Thousand and no/100 (\$30,000.00), receipt of which is hereby acknowledged, J. Stanley McNeese, Substituted Trustee, has this day bargained and sold, and by these presents, does hereby grant, bargain, sell, transfer and convey unto Regions Bank, an Alabama Banking Corporation and Successor by Merger to Union Planters Bank, National Association, and unto its successors and assigns, the Property, which is situated in DeSoto County, Mississippi, and described as follows:

Lot 4, Laughter Hills Subdivision, located in Section 2, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 86, Page 3 and revised and recorded in Plat Book 89, Page 30, in the office of the Chancery Clerk of DeSoto County, State of Mississippi, to which plat reference is hereby made for a more particular description of said lot.

Parcel ID#: 3071-0200-00004.

together with the privileges, appurtenances and hereditaments thereunto belonging or in any way appertaining, unto the said Grantee, and unto its successors and assigns, forever, to whom the Substituted Trustee covenants and binds himself to warrant and forever defend the title to the Property against the lawful claims of any persons claiming by, through or under him as Substituted Trustee, but no further or otherwise; it being the intention of the Substituted Trustee to convey to Grantee no greater title in the Property than he received as Substituted Trustee and that he, as Substituted Trustee, has the right to sell and convey.

The proceeds of sale have been disbursed as required by law.

IN TESTIMONY WHEREOF, J. Stanley McNeese, Substituted Trustee, has hereunto set his hand, this the 9th day of February, 2006.


J. Stanley McNeese,
Substituted Trustee

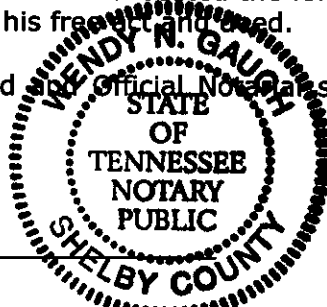
Stanley McNeese

STATE OF TENNESSEE)
COUNTY OF SHELBY)

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared J. Stanley McNeese, Substituted Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and official Notary seal at office this the 9th day of February, 2006.

My Commission Expires: _____



Wendy N. Gaugh
NOTARY PUBLIC

My Comm. Exp. 07-20-2008

FOR CHANCERY CLERK'S USE ONLY

New Property Owner: REGIONS BANK, AN ALABAMA BANKING CORPORATION AND SUCCESSOR BY MERGER TO UNION PLANTERS BANK, NATIONAL ASSOCIATION
6200 Poplar Avenue
Memphis, Tennessee 38119
901-580-5323

Property Address: Lot 4, Laughter Hills Subdivision
Parcel ID#: 3071-0200-00004.

Send Tax Notices to: Victoria E. Docauer
Senior Vice President
REGIONS BANK
6200 Poplar Avenue
Memphis, Tennessee 38119

Grantor: J. Stanley McNeese, Substituted Trustee
553 Meadow Lake Drive
Byhalla, Mississippi 38611
662-895-0066

Grantee: REGIONS BANK, AN ALABAMA BANKING CORPORATION AND SUCCESSOR BY MERGER TO UNION PLANTERS BANK, NATIONAL ASSOCIATION
6200 Poplar Avenue
Memphis, Tennessee 38119
901-580-5323

This Instrument Prepared By and Return To:

J. Stanley McNeese
MCNEESE LAW FIRM
7515 Corporate Centre Drive
Germantown, Tennessee 38138
901-754-9994

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI

COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 29, 2004, CRC Homes executed as Grantor a certain Construction Deed of Trust to Mel Westfield as Trustee, with Union Planters Bank, N.A. as Beneficiary, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Deed of Trust Book 1987 at Page 0609 (re-recorded at Deed of Trust Book 2013 at Page 0131); and

WHEREAS, Union Planters Bank, N.A. has merged with Regions Bank, an Alabama Banking Corporation; and

WHEREAS, Union Planters Bank, N.A. has heretofore substituted J. Stanley McNeese as Trustee by instrument dated September 7, 2005 and recorded in the aforesaid Chancery Clerk's Office in Deed of Trust Book 2303 at Page 594; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Regions Bank, Successor by Merger to Union Planters Bank, N.A., the legal holder and holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale;

NOW, THEREFORE, I, J. Stanley McNeese, Substituted Trustee in said Deed of Trust, will on the 6th day of January, 2006, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the East-Front Door of the County Courthouse of DeSoto County, Mississippi, to the highest and best bidder for cash, the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 4, Laughter Hills Subdivision, located in Section 2, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 88, Page 3 and revised and recorded in Plat Book 88, Page 30, in the office of the Chancery Clerk of DeSoto County, State of Mississippi, to which plat reference is hereby made for a more particular description of said lot.

Parcel ID#: 3071-0200-00004.

I WILL CONVEY ONLY SUCH TITLE AS IS VESTED IN ME AS SUBSTITUTED TRUSTEE.

WITNESS MY SIGNATURE, this the 15th day of December, 2005.

Volume No. 110 on the 15 day of Dec., 2005

Volume No. 110 on the 22 day of Dec., 2005

Volume No. 110 on the 29 day of Dec., 2005

Volume No. 111 on the 5 day of Jan., 2006

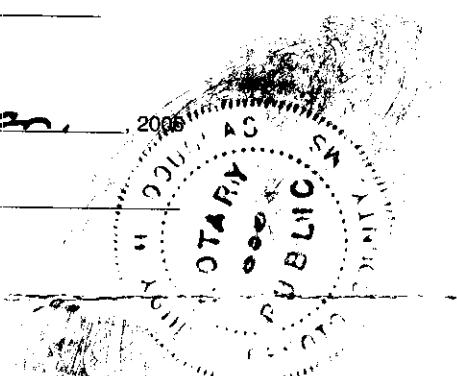
Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 5 day of Jan., 2006

BY Judy A. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
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/s/ J. Stanley McNeese,
Substituted Trustee
553 Meadow Lake Drive
Byhalia, Mississippi 38611
Phone: 662-895-0066

THIS DOCUMENT PREPARED BY:
J. Stanley McNeese
McNEESE LAW FIRM
7515 Corporate Centre Drive
Germantown, Tennessee 38138
Phone: 901-754-9994
Fax: 901-756-0055
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